

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-27797-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Prakash V. Rao
aka Prakash V.N Rao
6 Breezy Court
Scotch Plains, NJ 07076

Bhavani P. Rao
aka Bhavani Parkash Rao
6 Breezy Court
Scotch Plains, NJ 07076

Social Security No.:

xxx-xx-8460

xxx-xx-1327

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 11/20/19
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: October 16, 2019
JAN: dmc

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Prakash V. Rao
 Bhavani P. Rao
 Debtors

Case No. 19-27797-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

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 Total Noticed: 28

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db/jdb
 cr +Prakash V. Rao, Bhavani P. Rao, 6 Breezy Court, Scotch Plains, NJ 07076-2434
 +ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, ALDRIDGE PITE, LLP,
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
 518465354 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive,
 Wilmington, DE 19808)
 518465356 +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 518465357 +Attorney General of the United States, Department of Justice,
 Constitution Ave and 10th St. NW, Washington, DC 20530-0001
 518465358 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 518465359 +Bank Of America, N.A., 4909 Savarese Circle, Tampa, FL 33634-2413
 518465360 +Capstone Tax Consulting, Inc., 7878 Wadsworth Blvd, Suite 100, Arvada, CO 80003-2121
 518465361 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 518465362 +Daniel Eichhorn Esq, Cullen & Dykman LLP, 433 Hackensack Ave, Hackensack, NJ 07601-6452
 518465365 +Exxonmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 518512267 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 518465367 +Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298
 518465368 +KML Law Group, PC, 216 Haddon Ave, Suite 406, Collingswood, NJ 08108-2812
 518465369 M+T Bank, PO Box 619063, Dallas, TX 75261-9063
 518465370 New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
 518465372 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,
 One Newark Center, Suite 1500, Newark, NJ 07102-5224
 518465371 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, P.O. Box 245,
 Trenton, NJ 08695-0267)
 518465373 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 518465374 +Sunnova Asset Portfolio LLC, 20 Greenway Plaza, Suite 475, Houston, TX 77046-2015
 518465375 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2019 00:21:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 17 2019 00:21:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518490411 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 17 2019 00:21:24
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 518479680 E-mail/Text: mrdiscen@discover.com Oct 17 2019 00:20:04 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 518465363 +E-mail/Text: mrdiscen@discover.com Oct 17 2019 00:20:04 Discover Fin Svcs Llc, Pob 15316,
 Wilmington, DE 19850-5316
 518465364 E-mail/Text: cio.bncmail@irs.gov Oct 17 2019 00:20:32 District Director of the IRS,
 955 S. Springfield Avenue, Springfield, NJ 07081
 518465376 +E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2019 00:21:14 United States Attorney*,
 For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518465355* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 518465366* +Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 132

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Bruce C. Truesdale on behalf of Joint Debtor Bhavani P. Rao brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale on behalf of Debtor Prakash V. Rao brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5